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AF
 IFA

In re Patent Application of: Neil L. Goldstein

Atty Docket No. SCHB-3600

Application No.: 09/672,684

Filed: September 28, 2000

Confirmation No.: 7405

For: METHOD OF AND SYSTEM FOR PROCESSING TRANSACTIONS

M/S AF
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Transmittal herewith is an amendment in the above-identified application.

The fee has been calculated as shown below.

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDITIONAL FEE
TOTAL	5	MINUS	27	0	x \$50 =	\$0
INDEP.	1	MINUS	4	0	x \$200 =	\$0
FIRST PRESENTATION OF MULTIPLE DEP CLAIMS					+ \$360	\$0
						TOTAL \$0

Small Entity 50% Filing Fee Reduction (if applicable) \$0

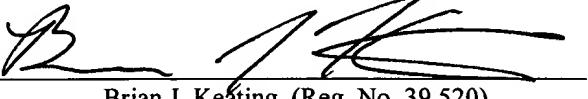
- * If the entry in Col. 1 is less than the entry in Col. 2, write "0" in Col. 3
- ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, write "20" in this space.
- *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, write "3" in this space. The "Highest Number Previously Paid For" (Total or Independent is the highest number found from the equivalent box in Col. 1 of a prior amendment or the number of claims originally filed.)

1. No additional fee is required.
2. A check in the amount of \$ _____, Check No. _____ is attached.
3. Please charge any additional fees, including any fees necessary for extensions of time or credit any overpayment to Deposit Account No. 50-2001, under Order No. SCHB-3600.
A duplicate copy of this sheet is enclosed.
4. Petition for extension of time. The undersigned attorney of record hereby petitions for an extension of time pursuant to 37 C.F.R. § 1.136(a), as may be required, to file this response.

FARELLA BRAUN + MARTEL LLP

Dated: Dec. 19, 2005

By:


 Brian J. Keating (Reg. No. 39,520)

Attorneys for Applicant(s)

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date noted below.

Date: 12/19/05

By: Carolyn Schnurmacher
 Carolyn Schnurmacher

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Neal L. Goldstein et al.

Application No.: 09/672,684

Filed: September 28, 2000

For: METHOD OF AND SYSTEM FOR
PROCESSING TRANSACTIONS

Confirmation No.: 7405

Group Art Unit: 1648

Examiner: Timothy M. Brown

**RESPONSE TO FINAL OFFICE ACTION
MAILED NOVEMBER 17, 2005****REPLY UNDER 37 CFR 1.116 –
EXPEDITED PROCESSING**

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San Francisco, CA 94104
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CERTIFICATE OF MAILING

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FARELLA BRAUN + MARTEL LLP

Dated: 12/19/05 By: Carolyn Schnurmacher
Carolyn Schnurmacher

BOX AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY UNDER 37 CFR 1.116 -- EXPEDITED PROCEDURE

Sir:

In response to the Office Action mailed November 17, 2005, the following remarks/arguments and amendments are respectfully submitted and reconsideration is respectfully requested.

Amendment to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.